Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1. Your f	full name				
govern identifi your di	he name that is on your ment-issued picture cation (for example, river's license or	Annette First name Celestine Middle name	First name Middle name		
	orr). /our picture cation to your meeting	Bohlen Last name	Last name		
with th	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2. All otl	her names you				
have years	used in the last 8	First name	First name		
	e your married or n names.	Middle name	Middle name		
		Last name	Last name		
		First name	First name		
		Middle name	Middle name		
		Last name	Last name		
your \$	the last 4 digits of Social Security	xxx - xx - <u>6583</u>	xxx - xx		
Individ	er or federal lual Taxpayer ication number	OR	OR		
iueiilii	ication number	9xx - xx	9xx - xx		

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Case Number (if known)

Document Annette Celestine

	First Name	Middle Name Last Name		
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names	or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name		Business name
	Include trade names and doing business as names	Business name		Business name
		EIN		EIN
				EIN
5.	Where you live			If Debtor 2 lives at a different address:
		15520 S Kedzie Ave		
		Number Street		Number Street
		239		
		Markham IL	60428	
		City State	ZIP Code	City State ZIP Code
		COOK County		County
		If your mailing address is different from above, fill it in here. Note that the court wany notices to you at this mailing address.	vill send	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street		Number Street
		P.O. Box		P.O. Box
		City State	ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:		Check one:
	bankruptcy.	Over the last 180 days before filing th I have lived in this district longer than other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408		I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known)

Document Annette Celestine Debtor 1

Last Name

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you				equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.			
	are choosing to file under	■ Chapter 7 □ Chapter 11						
	under							
		☐ Chap	ter 12					
		☐ Chap	☐ Chapter 13					
8.	How you will pay the fee	local yours subm	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		_		•	oose this option, sign and attach the in Installments (Official Form 103A).			
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.						
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When _	_ Case Number			
		_			MM / DD / YYYY			
			District None	When	Case Number			
					MM / DD / YYYY			
			District	When	Case Number			
					MM / DD / YYYY			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.			Relationship to you			
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if known			
					Relationship to you			
			District	When	Case Number, if known			
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtainesidence?	ned an eviction judgme	nt against you and do you want to stay in your			
			■ No. Go to line 12. ■ Yes. Fill out <i>Initial</i> this bankruptcy pe	Statement About an E	viction Judgment Against You (Form 101A) and file it with			

First Name

Middle Name

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Debtor 1	Annette	Celestine	Document Bohlen	Page 4 of 62 Case Number (if known)	
	First Name	Middle Name	Last Name	, , ,	

Part 3: Report About Any	Businesses You Ow	n as a Sole Proprietor				
12. Are you a sole propriet of any full- or part-time business? A sole proprietorship is a		Go to Part 4. Name and location of b	ousiness			
business you operate as a individual, and is not a separate legal entity such		Name of business, if any				
a corporation, partnerhsip, LLC. If you have more than one sole proprietorship, use a separate sheed and attach to this petition.	or	Number Street				
·		City		State	Zip Code	
		Check the appropriate	box to describe your business:			
		☐ Health Care Busin	ness (as defined in 11 U.S.C. § 1	01(27A))		
		_	I Estate (as defined in 11 U.S.C.	§ 101(51B))		
		_ ,	defined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6))		
		☐ None of the above	-	0))		
debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. □	the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.	oter 11. 11, but I am NOT a small busines 11 and I am a small business de	btor according to the defi		
14. Do you own or have ar property that poses or	is _					
alleged to pose a threa of imminent and indentifiable hazard to public health or safety	t □ Yes.	What is the hazard?				
	?					
Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livest that must be fed, or a build	ock ling	If immediate attention is	needed, why is it needed?			
property that needs immediate attention? For example, do you own perishable goods, or livest	ock ling	If immediate attention is - Where is the property? _	needed, why is it needed?			
property that needs immediate attention? For example, do you own perishable goods, or livest that must be fed, or a build	ock ling	-				

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<u>Annette</u> Debtor 1

Celestine

Document

Last Name

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Part 5:

Explain Your Efforts to F

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me	Disability. My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Annette Celestine Document Bohlen Page 6

Debtor 1

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Case Number (if known)

Pa	t 6: Answer These Questions	for Reporting Purposes				
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
17.	Are you filing under Chapter 7? Do you estimate that after		hapter 7. Go to line 18. ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distri			
	any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	■No. □Yes.				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	t 7: Sign Below					
For	you	correct. If I have chosen to file under Chap	I I declare under penalty of perjury that the info pter 7, I am aware that I may proceed, if eligibl understand the relief available under each chap	e, under Chapter 7, 11,12, or 13		
			I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342			
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		/s/ Annette Celestine Bo		ture of Debtor 2		
		Executed on 02/09/2016		uted on		

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Debtor 1 Annette Celestine Bohlen
First Name Middle Name Last Name

Case Number (if known)

Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

x	/s/ Tarek Muhammad Khalil	Date	Date: 02/10/	2016
	torney for Debtor		MM / DD / YYYY	
Tarek M	uhammad Khalil			
Printed name				
Geraci L	aw L.L.C.			
Firm name				
55 E. Mo	onroe St., #3400			
Number Stre	eet			
Chicago		IL	60603	
City		State	ZIP Code	
Contact Phone	312-332-1800	Email addre	_{ess} ndil@ger	acilaw.com
6311129	9	I	L	
Bar number		State		

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Fill in this ir	nformation to identi	fy your case:					
Debtor 1	Annette	Celestine	Bohlen	_			
	First Name	Middle Name	Last Name				
Debtor 2				_			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)							
Case Numbe (If known)	r						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,845
1c. Copy line 63, Total of all property on Schedule A/B	<u>\$ 2,845</u>
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
· · · · · · · · · · · · · · · · · · ·	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	<u>\$0</u> \$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>.</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$79,373
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$79,373
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$79,373 \$1,689.15

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Document Annette Celestine

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Case Number (if known) First Name Middle Name Last Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Part 4:	Answer These Questions for Administrative and Statistical Records					
	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 0.00					
	y the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : om Part 4 of Schedule E/F, copy the following:	Total claim				
	Domestic support obligations (Copy line 6a.)	\$_0.00				
9b.	Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c.	Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d.	Student loans. (Copy line 6f.)	\$_0.00				
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)					
9f.	Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_			
9g.	Total. Add lines 9a through 9f.	\$_0.00				

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Fill in this in	formation to ide	ntify your case and this filing	:	0 of 62			
Debtor 1	Annette	Celestine	Bohlen				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District o	of <u>ILLINOIS</u>				
Case Number			(State)			Check if this i	is an
(If known)		<u></u>				amended filin	ıg
	<u>orm 106A</u>						
	e A/B: Pr			5 1			12/15
				fits in more than one category, list the ass arried people are filing together, both are e			
•		ct information. If more space se number (if known). Answer	•	te sheet to this form. On the top of any add	itional		
		sidence, Building, Land, or Oth		ve an Interest In			
		egal or equitable interest in ar					
No.							
Yes. 2. Add the dol	Describe lar value of the p	portion you own for all of you	r entries fro Part 1, includii	ng any entries for pages			
you have at	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	al or equitable interest in any	vehicles, whether they are	registered or not? Include any vehicles			
=	_	-		recutory Contracts and Unexpired Leases.			
	s, trucks, tractor	s, sport utility vehicles, motor	rcycles				
No.	Describe						
		homes, ATVs and other recre ors, personal watercraft, fishing ve					
No.	, ,		,				
Yes. 5. Add the dol		portion you own for all of you	r entries fro Part 2. includir	ng any entries for pages			
	-	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of	f the following items?			Current value of	f the
						portion you own	
						or exemptions	irea diaime
	d goods and furr Major appliances, f	nishings furniture, linens, china, kitchenware	:				
No.							
Yes.	Describe	Furniture, linens, small appliance	s, table & chairs, bedroom set		\$1,500		
07. Electronic	s					\$	1,500.00
		dios; audio, video, stereo, and digiting including cell phones, cameras, me		rs, scanners; music			
No.	, cicon of no devices	modaling cell priories, sameras, in	odia piayoro, gamoo				
Yes.	Describe	Flat screen TV, computer, printer	, music collection, cell phone		\$250		
08. Collectible	es of value					\$	250.00
Examples:	Antiques and figuri	nes; paintings, prints, or other artw		objects;			
stamp, coir	i, or daseball card (collections; other collections, memo	orapilia, collectibles				
Yes.	Describe					\$	0.00
						Ψ	

Official Form 106A/B Record # 669188 Schedule A/B: Property Page 1 of 6

Case 16-04519 Doc 1 Annette Debtor 1

Desc Main

09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$50 Everyday clothes, leather coats, shoes, accessories 50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday iewelry, costume iewelry 0.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Describe..... books, CDs, DVDs & Family Photos \$50 50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,850.00 for Part 3. Write that number here---**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Checking Account NetSpend prepaid debit 4.00 **Direct Express** Checking Account 9.00 13.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Nο Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: Yes. 0.00

Annette Debtor 1

30. Other amounts someone owes you

Describe

No.

Yes

Social Security benefits; unpaid loans you made to someone else

Case 16-04519 Doc 1 Desc Main 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Yes. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... Anticipated 2015 federal tax refund \$893 893.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe.....

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,

0.00

0.00

 $\underline{\text{Annette}} \ \, \text{Case 16-04519} \ \, \text{Doc} \ \, 1$

Desc Main

Debtor	1	
--------	---	--

First Name Middle Name

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31.	interest in	insurance polic	165		
	Examples:	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe]	
			Mutual of Omaha whole life insurance with \$89.00 cash surrender value \$89		
				\$	<u>89.0</u> 0
32.	-		at is due you from someone who has died		
	-	-	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
		cause someone ha	is died.		
	No.			1	
	Yes.	Describe			0.00
,,	Claima aga	singt third partic	a whather or not you have filed a lawayit or made a demand for navment	\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	□No.	, tooluo.tto, omploy.	non disputes, medianes summe, et righte to eac		
	Yes.	Describe		1	
	163.	Describe	Potential Personal injury claim against Rush hospital and River Edge hospital		
			, , , , , , , , , , , , , , , , , , ,	\$	0.00
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights		
	No.				
	Yes.	Describe		1	
		2000		s	0.00
35.	Any financ	ial assets you d	id not already list		
	No.	•	•		
	Yes.	Describe		1	
		Describe		s	0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		
			er here		\$995.00
	Part 5:	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
	6.66				
37.	Do you ow	n or nave any is	gal or equitable interest in any business-related property?		
i .					
	No.				
	No. Yes.				
	=			Current value of	the
	=			Current value of portion you own	
	=			portion you own Do not deduct secu	?
	Yes.			portion you own	?
38.	Yes.	receivable or co	mmissions you already earned	portion you own Do not deduct secu	?
38.	Yes.	receivable or co	mmissions you already earned	portion you own Do not deduct secu	?
38.	Yes.	receivable or co	mmissions you already earned	portion you own Do not deduct secu	? red claims
	Accounts No.	Describe		portion you own Do not deduct secu	?
	Accounts No. Yes. Office equi	Describe	ngs, and supplies	portion you own Do not deduct secu or exemptions	? red claims
	Accounts No. Yes. Office equi	Describe		portion you own Do not deduct secu or exemptions	? red claims
	Accounts No. Yes. Office equi	Describe	ngs, and supplies	portion you own Do not deduct secu or exemptions	? red claims
	Accounts No. Yes. Office equi	Describe	ngs, and supplies	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims
39.	Accounts No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No. Yes.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00
39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No. Yes.	Describe ipment, furnishi Business-related c Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00
39. 40.	Accounts of No. Yes. Office equivalent No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own Do not deduct secu or exemptions	? red claims 0.00
39. 40.	Accounts of No. Yes. Office equivalent No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00
39. 40.	Accounts of No. Yes. Office equivalent No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00
39. 40.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00
39. 40.	Accounts No. Yes. Office equiexamples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00
39.40.41.42.	Accounts in No. Yes. Office equivation No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00 0.00
39.40.41.42.	Accounts in No. Yes. Office equivation No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00 0.00
39.40.41.42.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests in No. Yes. Customer	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own Do not deduct secu or exemptions	? red claims 0.00 0.00 0.00

44. Any business-related property you did not already list	
No. Yes. Describe	
	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$ 0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	·
No.	
Yes. Describe	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	<u> </u>
Yes. Describe	
50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
No. Yes. Describe	
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership	
No.	
Yes. Describe	\$0.00
	\$0.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36	\$ 995.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,845.00	\$ 2,845.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$2,845.00

Page 6 of 6 Official Form 106A/B Record # 669188 Schedule A/B: Property

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Fill in this in	nformation to identif	fy your case:	
Debtor 1	Annette	Celestine	Bohlen
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt							
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.				
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)						
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.				
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,500</u>	\$	735 ILCS 5/12-1001(b) - \$1,500.00			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
Brief			any applicable statutory limit	735 ILCS 5/12-1001(b) - \$250.00			
description:	Flat screen TV, computer, printer, music collection, cell phone	\$ 250	\$	733 1200 3/12-100 1(8) - \$230.00			
Line from			100% of fair market value, up to				
Schedule A/B:	07		any applicable statutory limit				
Brief	Everyday clothes, leather coats,			735 ILCS 5/12-1001(a),(e) - \$50.00			
description:	shoes, accessories	\$ <u>50</u>	\$				
Line from	11		100% of fair market value, up to				
Schedule A/B:	<u>11</u>		any applicable statutory limit				
3. Are you claimin	g a homestead exemption of more	than \$155,675?					
(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed o	n or after the date of adjustment .)				
No.							
Yes. Did you	acquire the property covered by th	e exemption within 1,215 c	lays before you filed this case?				
□No							
Official Form 106C	Record # 669188	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2			

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Debtor 1 Annette

Last Name

Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$Unknown	_ \$	735 ILCS 5/12-1001(b) - \$0.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	books, CDs, DVDs & Family Photos	\$_ 50		735 ILCS 5/12-1001(a) - \$50.00
ine from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, NetSpend prepaid debit, 4.00	\$ <u>4</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$4.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Direct Express, 9.00	\$_9	_ \$	735 ILCS 5/12-1001(b) - \$9.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Anticipated 2015 federal tax refund	\$_893	 \$	735 ILCS 5/12-1001(g)(1)(2)(3) - \$300.00 735 ILCS 5/12-1001(b) - \$593.00
ine from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Mutual of Omaha whole life insurance with \$89.00 cash surrender value	\$_ 89	\$	735 ILCS 5/12-1001(b) - \$89.00
ine from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Potential Personal injury claim against Rush hospital and River	\$Unknown	\$_15,000	735 ILCS 5/12-1001(h)(4) - \$15,000.00
ine from Schedule A/B:	Edge hospital		100% of fair market value, up to any applicable statutory limit	

	nformation to identif	y your case: Celestine	Bohlen	8 of 62			
Debtor 1							
Dahtar 0	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)				
Case Numb	er		_			Check if thi	0.0 0
(If known)						amended fi	ling
Official F	orm 106D						
Schedul	D: Creditors	s Who Have Claim	s Secured by Prope	ertv			12/15
			e are filing together, both are equ				
information. If additional page 1. Do any cr	more space is neede es, write your name a editors have claims s	ed, copy the Additional Page and case number (if known). secured by your property? omit this form to the court with	, fill it out, number the entries, a	nd attach it to this form	n. On the top of a	ny	
information. If additional page 1. Do any cr	more space is neede les, write your name editors have claims s theck this box and sub	ed, copy the Additional Page and case number (if known). secured by your property? omit this form to the court with tion below.	, fill it out, number the entries, a	nd attach it to this form	n. On the top of a	ny	
information. If additional page 1. Do any cr No. C	more space is neederes, write your name as editors have claims such eck this box and substill in all of the information List All Secured Claim	ed, copy the Additional Page and case number (if known). secured by your property? omit this form to the court with tition below.	, fill it out, number the entries, a your other schedules. You have	nd attach it to this form	n. On the top of an	Column A	Column C
information. If additional page 1. Do any cr No. C Yes. F	more space is needer, write your name as editors have claims subtect this box and subtill in all of the information and the claims. If a crectain. If more than or	ed, copy the Additional Page and case number (if known). secured by your property? omit this form to the court with ation below.	your other schedules. You have ured claim, list the creditor separaim, list the other creditors in Part	nd attach it to this form nothing else to report o	n. On the top of an		Column C Unsecured portion If any

Fill in Al			Eilad 02/12/16	Entered 02/12/16 16:58:	25 Desc l	√ain
FIII III U	nis information to identify	your case:		9 of 62		
Debtor 1	Annette	Celestine	Bohlen			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if		Middle Name	Last Name			
	-					
United S	States Bankruptcy Court for the	: <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)			
Case Nu					_	check if this is an
					а	mended filing
<u> Officia</u>	<u> I Form 106E/F</u>					
ched	ule E/F: Credito	rs Who Have U	nsecured Claims	1		12/15
ist the oth I/B: Prope reditors w eeded, co	ner party to any executory erty (Official Form 106A/B vith partially secured clair	contracts or unexpired and on Schedule G: Ex ns that are listed in Sch it out, number the entrie our name and case numb	leases that could result in ecutory Contracts and Une edule D: Creditors Who Ha s in the boxes on the left. A	is and Part 2 for creditors with NONPRIOR a claim. Also list executory contracts on sexpired Leases (Official Form 106G). Do no ve Claims Secured by Property. If more spattach the Continuation Page to this page.	Schedule ot include any pace is	
			42			
	y creditors have priority u	nsecured claims agains	t you?			
_	o. Go to Part 2.					
∐ Ye Listal		ad claims. If a creditor ha	s more than one priority ups	secured claim, list the creditor separately for	r each claim. For	
each o nonpri unsec	claim listed, identify what ty ority amounts. As much as ured claims, fill out the Cor	pe of claim it is. If a claim possible, list the claims i ntinuation Page of Part 1.	n has both priority and nonpr n alphabetical order accordi If more than one creditor ho	riority amounts, list that claim here and show ing to the creditor's name. If you have more olds a particular claim, list the other creditors	w both priority and than two priority	
(For a	n explanation of each type	of claim, see the instruct	ions for this form in the instr	uction booklet.) Total c	claim Priorit	ty Nonpriority
					amou	nt amount
Part 2:	List All of Your NONPR	NORITY Unsecured Claims	3			
3. Do any	y creditors have nonprior	ty unsecured claims aga	ainst you?			
☐ No	. You have nothing to rep	ort in this part. Submit th	is form to the court with you	r other schedules.		
Ye	es.					
nonpri include	ority unsecured claim, list	the creditor separately for ne creditor holds a particular	each claim. For each claim	or who holds each claim. If a creditor has r listed, identify what type of claim it is. Do no litors in Part 3.If you have more than three n	ot list claims alread	
oldii110	im out the continuation is	290 011 dit 2.				Total claim
7.1	CMC	Las	t 4 digits of account number	<u>8681</u>		\$ <u>25.00</u>
	ditor's Name) Box 3039	Who	en was the debt incurred?	2015		
Nur	mber Street					
_		As o	of the date you file, the claim	is: Check all that apply.		
Oa	ık Brook I	60522	Contingent			
City	, ,	State Zip Code	Unliquidated Disputed			
_	owes the debt? Check one. ebtor 1 only	□ '	Disputed			
	ebtor 1 only ebtor 2 only	Tvn	e of NONPRIORITY unsecure	ed claim:		
	ebtor 1 and Debtor 2 only	r i	Student loans	ou claim.		
=	t least one of the debtors and a	=	Obligations arising out of a sepa	ration agreement or divorce		
□c	heck if this claim relates to	_	that you did not report as priority			
	ommunity debt		Debts to pension or profit-sharin	g plans, and other similar debts		
Is the	e claim subject to offest?	_	Other, Specify Medical Deb	at t		
☐ Ye			Other. Specify Medical Deb	<u>, , , , , , , , , , , , , , , , , , , </u>		

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 20 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 313.00 ACMC Last 4 digits of account number Creditor's Name 2008 PO Box 92710 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Advocate Medical Group \$ 39.00 Last 4 digits of account number 4.3 2015 75 Remittance Dr., Ste. 1019 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Amir M. Saed MD \$ 23.00 4.4 Last 4 digits of account number Creditor's Name 2015 12 Sheffield Lane When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Brook 60523 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 21 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** AT&T **\$** 169.00 Last 4 digits of account number Creditor's Name 2015 PO Box 8212 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60572-8212 Aurora Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes Capital ONE BANK USA N NULL \$ 3,488.00 4.6 Last 4 digits of account number 2012-2015 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Check 'N Go \$ 1,400.00 4.7 Last 4 digits of account number Creditor's Name 2015 3219 W 115tj St Ste 5A When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60655 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

PayDay Loan

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify __

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 22 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/BryInhme \$ 292.00 Last 4 digits of account number _ Creditor's Name 2015-2015 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes COMENITY BANK/Roamans NULL **\$** 1,388.00 Last 4 digits of account number 4.9 2014-2015 Po Box 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes COMENITY BANK/Womnwthn NULL \$ 273.00 Last 4 digits of account number Creditor's Name 2015-2015 4590 E Broad St When was the debt incurred? Number Street

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 23 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit Union Loan Source \$ 12,977.00 Last 4 digits of account number _ Creditor's Name 11/23/2013 1669 Phoenix Pkwy, Suite 11 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent GA 30349 Atlanta Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes Dr. Brian Dugal \$ 26.00 Last 4 digits of account number 4.12 Creditor's Name 1653 W Congress Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60612 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Dr. Glenn Rushner \$ 170.00 Last 4 digits of account number 4.13 Creditor's Name 05-2015 8311 W Roosevelt Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Forest Park 60130 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 24 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Dr. Hayward Todd \$ 27.00 Last 4 digits of account number _ Creditor's Name 2015 PO Box 92710 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Dr. Richard Goldberg \$ 200.00 Last 4 digits of account number 05-2015 8311 W Roosevelt Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Forest Park 60130 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Dr. Shivaraju Anupama \$ 14.00 Last 4 digits of account number Creditor's Name 2015 PO Box 92710 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60675 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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4.17	Equifax	Last 4 digits of account number	\$ 0.00
7.17	Creditor's Name		
	PO Box 740241	When was the debt incurred? 8/25/2015 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta GA 30374	☐ Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	bisputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest? No		
	Yes	Other. Specify	
4.18	Experian	Last 4 digits of account number	\$ 0.00
7.10	Creditor's Name		•
	PO Box 2002	When was the debt incurred? 8/25/2015 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Allen TX 75013	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	bispoice	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No		
l i	Yes	Other. Specify	
4.19	Franciscan Alliance	Last 4 digits of account number	\$ 53.00
1.10	Creditor's Name	·	
	28044 Network Place	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	☐ Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
`			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l	Check if this claim relates to a	that you did not report as priority claims	
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Other. Specify Medical Debt	
i	Yes	Other, Specify	

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4.20 Home Scripts Pharmacy Serv Las	et 4 digits of account number	\$ 254.00
Creditor's Name	2045	
2003 W Fulton St ste 401 Who	en was the debt incurred? 2015	
Number Street		
As o	of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only Typ	pe of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
_	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
	Other. Specify Medical Debt	
Yes 4 21 Home Shopping Network	st 4 digits of account number	\$ 970.00
Creditor's Name	st 4 digits of account number	\$ <u></u>
	en was the debt incurred? 2015	
Number Street		
A	of the date you file the plain in Check all that apply	
	of the date you file, the claim is: Check all that apply.	
Saint Petershurg FI 33729	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	pe of NONPRIORITY unsecured claim:	
	Student loans	
	Obligations arising out of a separation agreement or divorce	
Denock in time similir relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	Cradit Card or Cradit Llag	
Yes	Other. Specify Credit Card or Credit Use	
Tui. eopen	st 4 digits of account number NULL	\$ 1,199.00
Creditor's Name		
1600 Huntington Dr Who	en was the debt incurred? 2013-2015	
Number Street		
As	of the date you file, the claim is: Check all that apply.	
	Contingent	
Calumet City II 60409	Unliquidated	
City State Zin Code	Disputed	
Debtor 1 only		
Debtor 2 only Typ	pe of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
_	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Yes	Other. Specify Credit Card or Credit Use	

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 27 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Ingalls Memorial Hospital **\$** 148.00 Last 4 digits of account number _ Creditor's Name 2015 PO Box 75608 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Manim K Vora \$ 64.00 Last 4 digits of account number 4.24 Creditor's Name 2015 PO Box 1389 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Matteson IL 60443 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Debt Owed Other. Specify ___ Yes Nicor Gas \$ 107.00 4.25 Last 4 digits of account number Creditor's Name

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 28 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Onemain \$ 9,532.00 Last 4 digits of account number _ Creditor's Name 2014-2015 Po Box 499 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MD 21076 Hanover Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes Progressive Insurance 0043 \$ 30.00 Last 4 digits of account number Creditor's Name PO Box 31260 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 33631 FL Tampa Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes Riveredge Hospital \$ 41,000.00 Last 4 digits of account number 4.28 Creditor's Name 2015 8311 W. Roosevelt Rd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Forest Park 60130 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical/Dental Services

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

No

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 29 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Rohit Gupta MD \$ 39.00 Last 4 digits of account number _ Creditor's Name 2015 PO Box 92523 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60675 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Stephanie Livingston PHD \$ 54.00 Last 4 digits of account number 4.30 2010 8633 W 400 N When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Michigan City 46360 IN Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Sudhir N Gokhale MD \$ 166.00 4.31 Last 4 digits of account number Creditor's Name 2015 10522 S Cicero Ave Ste 2D When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Oak Lawn 60453 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 30 of 62 **Document** Annette Celestine Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/JCP \$ 3,107.00 Last 4 digits of account number _ Creditor's Name 2012-2015 Po Box 965007 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Transunion \$ 0.00 Last 4 digits of account number Creditor's Name 8/25/2015 12:00:00 AM PO Box 1000 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 19022 Chester PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Iyes US BANK Hogan LOC **NULL** \$ 1,006.00 Last 4 digits of account number Creditor's Name 2015-2015 Po Box 5227 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cincinnati OH 45201 Unliquidated

Case 16-04519 Doc 1 Page 31 of 62
Case Number (if known) **Document** Annette Celestine Debtor 1 First Name \$ 820.00 US Bank NA 4.35 Last 4 digits of account number Creditor's Name PO Box 5229 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cincinnati Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Overdraft Account

community debt
Is the claim subject to offest?

No

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Annette Debtor 1

Celestine

Document

79,373.00

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$

6j. Total. Add lines 6f through 6i.

		Caco 16		ilad 02/12/16	Entered	02/12/16 16:58:2	25 Desc Main	
Fill	l in this in	formation to ident	lify your case:		3 c	f 62		
De	ebtor 1	Annette	Celestine	Bohlen	-			
		First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Hr	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>II</u>	LINOIS				
	ase Number		inc. <u>NOTATILITY</u> District of <u>in</u>	(State)			☐ Check if th	is is an
(If	known)			-			amended t	filing
<u>Offi</u>	cial F	orm 106G						
nform addition 1. D	nation. If nonal page o you hav No. Ch Yes. Fil	nore space is needs, write your name re any executory contect this box and so I in all of the inform tely each person contects.	cossible. If two married people ded, copy the additional page, to and case number (if known). contracts or unexpired leases? ubmit this form to the court with ynation below even if the contracts or company with whom you have	your other schedules. Y s or leases are listed in	ontries, and attaction of the control of the contro	else to report on this form. roperty (Official Form 106A) t each contract or lease is	p of any /B) s for (for	
	nexpired le		cell phone). See the instructions	s for this form in the inst	truction dookiet to	r more examples of executo	ory contracts and	
ı	Person or	company with wh	om you have the contract or le	ase		State what the contract or	r lease is for	
2.1					_			
	Name							
	Number	Street			_			
	City		State Zip C	ode	_			
2.2								
	Name				_			
	Number	Street			_			
	City		State Zip C	ode	_			
2.3								
	Name				_			
	Number	Street			_			
	City		State Zip C	ode	_			
2.4								
	Name				_			
	Number	Street			_			
	City		State Zip C	ode	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Annette	Celestine	Bohlen
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			-

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name an	d case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you lived rizona, California, Idaho, Lousiiana, N	• • • •	- ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spor	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill in	the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 669188 Schedule H: Your Codebtors Page 1 of 1

	Case 16-04519		02/12/16 cument	5 Entered 02/12/16 16:58:25 Desc Main Page 35 of 62
Fill in this	information to identify your o			51 52
Debtor 1	Annette First Name	Celestine Middle Name	Bohlen Last Name	
Debtor 2	riist Naille		Last Name	
(Spouse, if filing	g) First Name	Middle Name	Last Name	
Case Numb (If known)	es Bankruptcy Court for the : <u>NC</u> per			Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD / YYYY
Be as comple	-	two married people are fili		12/15 lebtor 1 and Debtor 2), both are equally responsible for use is living with you, include information about your spouse.
If you are sep	arated and your spouse is not	filing with you, do not incl	lude information	on about your spouse. If more space is needed, attach a case number (if known). Answer every question.
Fill in your informa	our employment tion		Debto	or 1 Debtor 2 or non-filing spouse
If you hattach a	ave more than one job, a separate page with tion about additional	Employment status		Employed lot employed Not employed
	part-time, seasonal, or ployed work.	Occupation	Disabled	od.

Occupation may Include student or homemaker, if it applies. **Employers name Employers address** How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary and commissions (before all payroll \$0.00 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 Calculate gross income. Add line 2 + line 3. \$0.00 \$0.00

 Official Form 106I
 Record #
 669188
 Schedule I: Your Income
 Page 1 of 2

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Page 36 of 62

Document Annette Celestine Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

50. Mandatory contributions for retirement plans 50. \$0.00 \$0							
5. List all payroll deductions: Sa Tax, Medicare, and Social Security deductions Sb. Mandatory contributions for retirement plans Sc. \$0.00 Sc. Voluntary contributions Sc. \$0.00 Sc. Voluntary con					For Debtor 1		
56. Tax, Medicare, and Social Security deductions 56. \$0.00	(Сору	line 4 here	4.	\$0.00		\$0.00
Sb. Mandatory contributions for retirement plans Sb. \$0.00 \$0.00	5. Lis	t all	payroll deductions:				
Sc. Voluntary contributions for retirement plans Sc. \$0.00 \$0.00	5	Ба. Т	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00
Set. Insurance 5et. Insurance 5et. Sp. Union dues 5ft. Sp. Union dues 5g. Sp. Union dues 5g. Union due 5g. U	5	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00
56. Insurance 56. Insurance 57. Domestic support obligations 58. S0.00 59. Unlon dues 59. S0.00 59. Unlon dues 59. S0.00 50. S0.00 50.00	5	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$0.00
Sf. Domestic support obligations Sg. Union dues Sh. Other deductions. Specify: Sh. Other d	5	5d. R	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00
Sq. Union dues 5q. \$0.00 \$0	5	ē. Ir	surance	5e.	\$0.00		\$0.00
Sh. Other deductions. Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 \$0.00	5	of. D	omestic support obligations	5f.	\$0.00		\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 7. \$0.00 \$0.00 \$	5	5g. U	nion dues	5g	\$0.00	_	\$0.00
8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8e. \$1,404.00 \$0	5	5h. C	ther deductions. Specify:	5h.	\$0.00		\$0.00
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Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 \$0.0 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filing spouse, or a 8c. \$0.00 \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$1,404.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$16.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$16.00 \$0.00 8f. Other government assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: LTD. 8h. \$269.15 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$1,689.15 \$0.00 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	8. List	all	other income regularly received:	_			
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Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0,00 \$0.00 \$0	8	Bc.		8c.	\$ 0.00		\$ 0.00
8d. Unemployment compensation 8e. Social Security 8e. \$1,404.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: LTD, 8h. \$269.15 90.00 10. Calculate monthly income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,689.15 10. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form? X No.			Include alimony, spousal support, child support, maintenance, divorce				
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X No.	١	Vrite	that amount on the Summary of Schedules and Statistical Summary of Co	ertain Liabilitie	•		es
		χ		1?			

Fill in	this information to identify	your case:				
Debto	or 1 Annette	Celestine	Bohlen	Check if this is	:	
Dakt	First Name	Middle Name	Last Name	An amend	ŭ	
Debto (Spouse	e, if filing) First Name	Middle Name	Last Name	_ · ·	nent snowing pos s of the following (t-petition chapter 13 date:
Unite	d States Bankruptcy Court for the	:NORTHERN DISTRICT OF	ILLINOIS			
Case (If kno	Number		_	MM / DD	/ YYYY	
Offic	ial Form 106 l				_	2 because Debtor 2
	ial Form 106J			— maintains	a separate house	ehold.
	edule J: Your E					12/14
	ace is needed, attach anoth			are equally responsible for suppl ges, write your name and case nu		
Part 1	Describe Your Househo	old				
1. Is th	Yes. Does Debtor 2 live in	a separate household?	· J.			
2. D	o you have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
D	o not list Debtor 1 and	Yes. Fill out t	his information for	Debtor 1 or Debtor 2	age	with you?
D	Pebtor 2.		ent			X No
	o not state the dependents' ames.					Yes X No
						X No Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
e	o your expenses include xpenses of people other tha	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
	ourself and your dependent	у. <u>П</u>				
Part 2		-	se you are using this for	n as a supplement in a Chapter 13	3 case to report	
expens the app	es as of a date after the ban licable date.	kruptcy is filed. If this is a s	supplemental <i>Schedule J</i> ,	check the box at the top of the fo		
	expenses paid for with non assistance and have include	-	-	.)	,	Your expenses
4. T	he rental or home ownershi	p expenses for your reside	nce. Include first mortgag	e payments and	_	
	iny rent for the ground or lot.	p expenses for your reciue		o paymonto ana	4.	\$520.00
If	f not included in line 4:					
4	a. Real estate taxes				4a.	\$0.00
4	b. Property, homeowner's,	or renter's insurance			4b.	\$0.00
		air, and upkeep expenses			4c.	\$40.00
4	d. Homeowner's association	n or condominium dues			4d.	\$0.00

Case 16-04519 Doc 1

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Case Number (if known) _ Annette Celestine Debtor 1 First Name

ebtor 1		oer (if known)		
	First Name Middle Name Last Name			
			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
	Utilities:	6a.		\$235.00
	6a. Electricity, heat, natural gas	6b.		\$0.0
	6b. Water, sewer, garbage collection	6c.		\$245.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6d.	\$	0.0
	6d. Other. Specify:		Ψ	\$250.0
	Food and housekeeping supplies	7.		\$0.0
	Childcare and children's education costs	8.		\$60.0
	Clothing, laundry, and dry cleaning	9.		\$35.0
	Personal care products and services	10.		\$35.0 \$75.0
	Medical and dental expenses	11.		· · · · · · · · · · · · · · · · · · ·
	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$75.0
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
4.	Charitable contributions and religious donations	14.		\$65.0
	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.0
	15b. Health insurance	15b.		\$0.0
	15c. Vehicle insurance	15c.		\$0.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	17d. Other. Specify:	17d.		\$0.0
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.0
0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.0
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

Record # 669188

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Debtor	Anne	tte Celestine	Bohlen	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 2°			22.	\$1,600.00
	The resu	It is your monthly expenses.			•	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined month	y income) from Schedule I.		23a.	\$1,689.15
	23b.	Copy your monthly expenses from li	ne 22 above.		23b. -	\$1,600.00
	23c.	Subtract your monthly expenses from			23c.	\$89.15
		The result is your monthly net incom	e.			
24.	-	expect an increase or decrease in you aple, do you expect to finish paying for	•			
		e payment to increase or decrease bec	•	• •		
	X No					
	Yes	. Explain Here:				

 Official Form 106J
 Record #
 669188
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Annette	Celestine	Bohlen			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)			_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
✗ /s/ Annette Celestine Bohlen	x
Signature of Debtor 1	Signature of Debtor 2
Date 02/09/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this information to identify your case:					
Debtor 1	Annette First Name	Celestine Middle Name	Bohlen Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		he : <u>NORTHERN</u> District of <u>l</u>	(State)		
Case Number (If known)			_		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

Same as Debtor 1 Same as Deb	Par	Give Details About Your Marital Status at	nd Where You Lived Before		
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Dates Debtor 1 Ived there Same as Debtor 1 Same as Debtor 1 If Different than Debtor 1) Blue Island, IL To 03/2015 Address1 Address2 City, State, Zip Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	W	/hat is your current marital status?			
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1		Married			
No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Dates Debtor 1		Not married			
Pebtor 1 Dates Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 3: Dates Debtor 4: Dates Debtor 4: Dates Debtor 5: Dates Debtor 6: Dates Debtor 7: Dates Debtor 7: Dates Debtor 1: Dates Debtor 1: Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 2: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 1: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debtor 1: Dates Debtor 2: Dates Debtor 1: Dates Debto			e other than where you live no	ow?	
Debtor 1 Dates Debtor 1 lived there Same as Debtor 2: Same as Debtor 1 Same as Debtor 1 Debtor 2: Same as Debtor 1 Same as Debtor 1 Debtor 1 Same as Debtor 1 Same as Debtor 1 If Different than Debtor 1) Address 1 Address 1 Address 2 Address 2 Address 2 City, State, Zip Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No.			Oursell Branchischedenskraue	and the same	
Ived there Same as Debtor 1		Yes. List all of the places you lived in the last	3 years. Do not include where y	you live now.	
Second Process From 10/1996 If Different than Debtor 1) If Different than Debtor 1) Debtor 1 Debtor 1 Debtor 1 Address1 Address2 City, State, Zip No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		Debtor 1		Debtor 2:	Dates Debtor 2 lived there
Blue Island, IL 60406 To 03/2015 Address1 Address2 City, State, Zip Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).				Same as Debtor 1	Same as Debtor
Bille Island, IL 60406 Mithin the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		2151 119th St	From 10/1996	If Different than Debtor 1)	If Different than
Mithin the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		Blue Island, IL	To 03/2015	Address1	· · · · · · · · · · · · · · · · · · ·
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					Address
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		60406	_	Address2	Address2
	рі	ithin the last 8 years, did you ever live with a roperty states and territories include Arizona,		City, State, Zip	Address2 City, State, Zip
	ar	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	pi ai	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	ar	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	ar	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	ar	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	pi ai	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	pi ai	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip
	pi ai	/ithin the last 8 years, did you ever live with a roperty states and territories include Arizona, nd Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your	California, Idaho, Louisiana, N	City, State, Zip a community property state or territory? (Collevada, New Mexico, Puerto Rico, Texas, W	Address2 City, State, Zip

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Page 42 of 62 Document Debtor 1 Annette Celestine Bohlen Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$538 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$3,830 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$3,830 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$3,019 From January 1 of current year until the date you filed for bankruptcy: Social Security \$18,107 For last calendar year: (January 1 to December 31, 2015) Social Security \$17,807 For last calendar year: (January 1 to December 31, 2014)

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Debtor 1 Annette Document Bohlen Page 43 of 62

Case Number (if known) ______

Last Name

P	art 3:	List Certain Payments You Made Before You	Filed for Bankruptcy				
00							
06	6 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?						
	☐ No.	Neither Debtor 1 nor Debtor 2 has primarily "incurred by an individual primarily for a pers During the 90 days before you filed for banks	onal, family, or househo	old purpose."		as	
		No. Go to line 7.					
	* Sı	Yes. List below each creditor to whom y total amount you paid that creditor. Do n child support and alimony. Also, do not is ubject to adjustment on 4/01/16 and every 3 y	ot include payments for nclude payments to an	domestic support obligati attorney for this bankrupto	ons, such as cy case.		
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?						
	No. Go to line 7.						
		Yes. List below each creditor to whom y creditor. Do not include payments for do alimony. Also, do not include payments	mestic support obligation	ons, such as child support			
			Dates of payments	Total amount paid	Amount you still	owe Was this payment for	
07	Insiders corpora agent, in	year before you filed for bankruptcy, did you include your relatives; any general partners; tions of which you are an officer, director, persocluding one for a business you operate as a child support and alimony.	relatives of any general son in control, or owner	partners; partnerships of of 20% or more of their vo	which you are a gener oting securities; and ar	ny managing	
	Yes	. List all payments to an insider.					
			Dates of payment		mount you still we	Reason for this payment	
80	an insid	year before you filed for bankruptcy, did you er? payments on debts guaranteed or cosigned b		transfer any property on a	account of a debt that	penefited	
	No.	. List all payments to an insider.					
	□ res	. List all payments to all insider.	Dates of payment		mount you still we	Reason for this payment Include creditor's name	
		i de la companya de					
Pa	art 4:	Identify Legal actions, Repossessions, and Fo	reclosures				
	Within 1 List all s	Identify Legal actions, Repossessions, and Formatters, including personal injury cases, ations, and contract disputes.	u a party in any lawsuit			rt or custody	
	Within 1 List all s	year before you filed for bankruptcy, were youch matters, including personal injury cases,	u a party in any lawsuit			rt or custody	
09	Within 1 List all s modifica	year before you filed for bankruptcy, were youch matters, including personal injury cases,	u a party in any lawsuit small claims actions, di	vorces, collection suits, pa	aternity actions, suppo		
	Within 1 List all s modifica	year before you filed for bankruptcy, were you such matters, including personal injury cases, ations, and contract disputes.	u a party in any lawsuit		aternity actions, suppo	rt or custody Status of the case	
	Within 1 List all s modifica	year before you filed for bankruptcy, were you such matters, including personal injury cases, ations, and contract disputes.	u a party in any lawsuit small claims actions, di	vorces, collection suits, pa	aternity actions, suppo		
	Within 1 List all s modifica	year before you filed for bankruptcy, were you such matters, including personal injury cases, ations, and contract disputes.	u a party in any lawsuit small claims actions, di	vorces, collection suits, pa	aternity actions, suppo		

First Name

Middle Name

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Case Number (if known) _

Bohlen

Celestine

Annette

	First Name	Middle Name	Last Name		
10	Within 1 year before you filed fo Check all that apply and fill in the		ny of your property repossessed, foreclosed, garnish	ned, attached, seized, or levied?	
	No. Go to line 11				
	Yes. Fill in the information b	elow.			
			Describe the property	Date	Value of the property
	Credit Union Loan Source		2012 Honda Civic LX	September	\$7,500
	(See Schedule E/F)			2015	
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized, or levied.		
11	Within 90 days before you filed or refuse to make a payment b		d any creditor, including a bank or financial instite debt?	ution, set off any amounts from	your accounts
	_				
	No. Go to line 11 Yes. Fill in the information b	alaw			
12	_		any of your property in the possession of an ass	iance for the benefit of creditor	·· 2
'2	court-appointed receiver, a cus			ignee for the benefit of creditor	s, a
	No.				
	Yes.				
	Part 5: List Certain Gifts and C	ontributions			
			I you give any gifts with a total value of more thar	1 \$600 per person?	
	_	,			
	No.	-l:£t			
14	Yes. Fill in the details for ea	_		alua of mara than \$500 to anu	shavits 2
'-	_	ioi bankrupicy, uiu	I you give any gifts or contributions with a total v	alue of more than \$600 to any t	manty r
	∐ No.				
	Yes. Fill in the details for ea	ch gift.			
	Gifts or contributions to ch total more than \$600	arities that	Describe what you contributed	Date you contributed	Value
	Kingdom Hall of Jehovah's	Witnesses	Money	Monthly	\$ 65.00
	<u>-</u>				
	2555 N. Central Ave, Chic	ago II 60639			
	2000 N. Contact / Wo, Office	<u>ugo, 12 00000</u>			
	Part 6: List Certain Losses				
15	Within 1 year before you filed fi	for bankruptcy or si	nce you filed for bankruptcy, did you lose anythir	ng because of theft, fire, other o	disaster, or
	No.				
	Yes. Fill in the details for ea	ch aift			
	L 165. 1 iii iii tile details 101 ea	on gire			
	Part 7. List Certain Payments	or Transfers			
16	Within 1 year before you filed to	for bankruptev, did	you or anyone else acting on your behalf pay or t	ransfer any property to anyone	vou consulted
	about seeking bankruptcy or p	reparing a bankrup			, jeu concuntou

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Annette Celestine Bohlen Case Number (if known) _ Debtor 1 First Name Middle Name Last Name ☐ No. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$2.595.00: \$965.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred

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Annette Celestine Bohlen Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do vou still have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. $\hfill \hfill \hfill$ Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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			Document	1 age 47 01 02
Debtor 1	Annette	Celestine	Bohlen	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the abo	ove applies. Go to Part 12.		
		• •	alla balancifan anala baratana	
Ц	Yes. Check all that	apply above and fill in the det	alls below for each busines	is.
20 140				
	thin 2 years before y titutions, creditors,	• • • •	you give a financial state	ment to anyone about your business? Include all financial
_	No.	·		
Ш	Yes. Fill in the detail	IIS.		
		Date iss	sued	
Part 12	Sign Below			
,				
				nents, and I declare under penalty of perjury that the
			_	cealing property, or obtaining money or property by fraud
		• •	ines up to \$250,000, or im	prisonment for up to 20 years, or both.
18 U	.S.C. §§ 152, 1341, 1	I519, and 3571.		
×	/s/ Annette Celes	stine Bohlen	×	
•	Signature of Debtor			ure of Debtor 2
	3		3	
	Date 02/09/2016		Date _	MM / DD / YYYY
	MM / DD /	YYYY		MM / DD / YYYY
Did	vou attach additions	al nages to Vour Statement of	of Einancial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
Dia	you attach additions	a pages to rour statement t	n i mancial Analis for mu	Widdais Filling for Bankraptcy (Official Form 197):
	No			
_				
	Yes			
Did y	you pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
_				
	No			
	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

	nformation to identify	your case:	Tilod 02/12/16 E	atored 02/12/16 16:58:25 8 of 62	b Desc Main	
Debtor 1	Annette	Celestine	Bohlen			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	s Bankruptcy Court for the District of <u>ILLINOIS</u>	: <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN		Па	
			(State)		Check if this is an amended filing	
Stateme f you are an ir		hapter 7, you must fill out t	Is Filing Under C	hapter 7		12/1
		/ and the lease has not exp	ired.			
=		·		or by the date set for the meeting of cre	ditors,	
		-		s to the creditors and lessors you list.	,	
f two married	people are filing togetl	her in a joint case, both are	equally responsible for sup	plying correct information.		
Both debtors r	nust sign and date the	£				
		e torm.				
Be as complet	e and accurate as pos		led, attach a separate sheet t	o this form. On the top of any additiona	al pages,	
=	e and accurate as posene and case number (if	sible. If more space is need	led, attach a separate sheet t	o this form. On the top of any additiona	al pages,	
=	_	sible. If more space is need f known).	led, attach a separate sheet t	o this form. On the top of any additiona	al pages,	
write your nam	ne and case number (if List Your Creditors Who editors that you listed i	sible. If more space is need f known). o Have Secured Claims	*	o this form. On the top of any additional cured by Property (Official Form 106D).		
Part 1: 1. For any cresinformation	ne and case number (if List Your Creditors Who editors that you listed i	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Have Claims Se			
Part 1: 1. For any cresinformation	ne and case number (if List Your Creditors Who editors that you listed in n below. e creditor and the prop	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	editors Who Have Claims Se What do you inter secures a debt?	cured by Property (Official Form 106D)	fill in the Did you claim the property	
Part 1: 1. For any cre information Identify the	ne and case number (if List Your Creditors Who editors that you listed in n below. e creditor and the prop	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	what do you inter secures a debt?	cured by Property (Official Form 106D) and to do with the property that r the property	fill in the Did you claim the property as exempt on Schedule C?	
Part 1: 1. For any cresinformation identify the Creditor's name:	ne and case number (if List Your Creditors Who editors that you listed i n below. e creditor and the prop	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	what do you intersecures a debt? Surrende	cured by Property (Official Form 106D) and to do with the property that r the property e property and redeem it	fill in the Did you claim the property as exempt on Schedule C?	
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Part 1: 1. For any creinformation Identify the Creditor's name: Description property securing Creditor's name:	ne and case number (if List Your Creditors Who editors that you listed i n below. e creditor and the prop S on of debt:	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	What do you intersecures a debt? Surrende Retain the Reaffirma Retain the	cured by Property (Official Form 106D) and to do with the property that If the property be property and redeem it be property and enter into a aution Agreement. Be property and [explain]:	fill in the Did you claim the property as exempt on Schedule C? No Yes	
Part 1: 1. For any cre information Identify the Creditor's name: Description property securing Creditor's	ne and case number (if List Your Creditors Who editors that you listed i n below. e creditor and the prop S on of debt:	sible. If more space is need f known). b Have Secured Claims in Part 1 of Schedule D: Cre	What do you intersecures a debt? Surrende Retain the Reaffirms Retain the Surrende Retain the	cured by Property (Official Form 106D) and to do with the property that If the property and redeem it be property and enter into a aution Agreement. Be property and [explain]: If the property are the property and redeem it	fill in the Did you claim the property as exempt on Schedule C? No Yes	

securing debt: ☐ Retain the property and [explain]: _ ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: __ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _

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Annette

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List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Co	ntracts and Unexpired Leases (Official Form 106G).
fill in the information below. Do not list real estate leases. Unexpired leases are leases	
ended. You may assume an unexpired personal property lease if the trustee does not a	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased	
property:	
Lessor's name:	☐ No
	Yes
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
I accorde verse.	□Na
Lessor's name:	
Description of legand	□Yes
Description of leased	
property:	
Lessor's name:	□No
Lessoi s name.	
Description of leased	□Yes
property:	
F - F 9	
Lessor's name:	□No
Description of leased	☐Yes
property:	
Lessor's name:	□ No
Description of leased	<u> </u>
property:	
Part 3: Sign Below	
Turto.	
Inder penalty of perjury, I declare that I have indicated my intention about any property	of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Annette Celestine Bohlen	
Signature of Debtor 1 Signature of Debtor	2
Date Dated: 02/09/2016 Date	
Date	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re		
Anı	nette Celestine Bohlen / Debtor	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF COM	APENSATION OF ATTORNEY FOR DEE	BTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) inpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contempts.	ne petition in bankruptcy, or agreed to be paid	d to me, for services
	For legal services, I have agreed to accept	\$2,595.00	
	Prior to the filing of this statement I have received	\$965.00	
	Balance Due	\$1,630.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4. of r	I have not agreed to share the above-disclosed comp	ensation with any other person unless they ar	e members and associates
	I have agreed to share the above-disclosed compensation	ation with a other person or persons who are i	not members or associates
5.	In return for the above-disclosed fee, I have agreed to ren case, including:	der legal service for all aspects of the bankru	ptcy
ban	Analysis of the debtor's financial situation, and rend kruptcy;	ering advice to the debtor in determining who	ether to file a petition in
	b. Preparation and filing of any petition, schedules, stat	ements of affairs and plan which may be requ	uired;
	c. Representation of the debtor at the meeting of credit	ors and confirmation hearing, and any adjourn	ned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the following service:	
	Fee does NOT include missed meeting or court date	ates, amendments to schedules, adversary	complaints or conversions to another
cha	pter, judicial lien avoidances, dischargeability actions, othe	r contested matters except the first meeting o	f creditors.
		ERTIFICATION	
	I certify that the foregoing is a complete spayment to	statement of any agreement or arrangement for	or
	me for representation of the debtor(s) in this	bankruptcy proceedings.	
		/s/ Tarek Muhammad Khalil	
	Date	Signature of Attorney	
		Geraci Law L.L.C. Name of law firm	

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National Headquarters: 55 E. Monroe Street 98400 Chicago E 66603 f 512.332.1800 help@geracilaw.com

Date: 8/25/2015

Consultation Attorney: MMA

Record #: 669-188



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$2,595. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to emplete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

MAULO DE

Annette Bohlen(Debtor)

(Joint Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Annette Celestine Bohlen / Debtor Bankruptcy Docket #:
--

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/09/2016 /s/ Annette Celestine Bohlen

Annette Celestine Bohlen

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Annette Celestine Bo

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Annette Celestine Bohlen / Debtor

Fage 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/09/2016	/s/ Annette Celestine Bohlen		
	Annette Celestine Bohlen		

Dated: 02/10/2016 /s/ Tarek Muhammad Khalil

Attorney: Tarek Muhammad Khalil

Record # 669188 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Desc Main Doc 1 Annette

Debtor 1

Case 16-04519 Do Filed 02/12/16 Entered 02/12/16 16:58:25 Doewinent Page 55 of 62se Number (if known)_ First Name Middle Name

Part 6: Answer These Questions for Reporting Purposes						
16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.						
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapte Yes. I am filing under Chapte administrative expense: No. Yes.	apter 7. Go to line 18. er 7. Do you estimate that after any exempt s are paid that funds will be available to distr	property is excluded and ribute to unsecured creditors?		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion		
Pai	t 7: Sign Below					
For	you	correct. If I have chosen to file under Chapt	declare under penalty of perjury that the information of the second of t	ole, under Chapter 7, 11,12, or 13		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
			Signal			

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main of 62 Fill in this information to identify your case: Annette Debtor 1 Celestine Bohlen First Name Middle Name Last Name Debtor 2 Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> Check if this is an (if known) amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of Person ____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjugy Tractare that I have read the summary and schedules filed with this declaration and that they are true and correct

Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main Case 16-04519 Document Page 57 of 62se Number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3574 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Debtor 1 Annette Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/112/16 Page 58 of 62

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List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired L	eases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the	e lease period has not yet
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 368	5(p)(2).
Describe your unexpired personal property leases Lessor's name:	Will the lease be assumed?
Lesson s name.	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	∐Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secure	es a debt and any
personal property that is subject to an unexpired lease.	
Signature of Debtor 1	
Date Dated: 02/09/12(2-016 Date MM / DD / YYYY	

- DISCLAIMER Debtors have read Divorce or family support debts to a spouse, exposse, child, guardian as them or similar person or entity divorce decree or court order are not dischargable. Priority support debts much palentul in your alger 15 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both	
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt properly will be taken and sold	by the
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, on change in state, Federal or Bankruptcy laws before	the case

Dated: <u>021 09</u>12016

Amette Celestine Bohle

Case 16-04519 Doc 1 Filed 02/12/16 Entered 02/12/16 16:58:25 Desc Main

UNITED STATES BANKEUPT OF COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Annette Celestine Bohlen / Debtor

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 02 1 09 12016

Applette Celestine Bolden

Libertare Under Penalty OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 0 1 0

Annette Celestine Bohlen

X Date & Sign

Dated: _____/___/2016

Attorney: Tarek Muhammad Khalil